

REMARKS

In the Office Action mailed on July 17, 2007, the Examiner rejected claims 1 – 19. With this Amendment, Applicant has amended claims 1, 10, 12, 16, and 18, canceled claims 6, 7, 11, 14, 15, and 17, and added claim 20. The application now includes claims 1 – 5, 8 – 10, 11 – 13, 16, and 18 – 20.

Applicant has added one independent claim. A Credit Card Payment Form for the one extra independent claims is enclosed.

DOUBLE PATENTING

In the Office Action, the Examiner rejected claims 1 – 19 on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 1 – 10 of U.S. Patent No. 6,840,384 in view of the Ramonowski patent application. With this Amendment, Applicant hereby submits a Terminal Disclaimer to Obviate a Double Patenting Rejection together with Credit Card Payment Form for the Statutory Disclaimer fee of \$ 65.00. Therefore, it is respectfully requested that the rejection of claims 1 – 19 under the double patenting rejection be withdrawn and that claims 1 – 20 be held allowable.

REJECTION OF CLAIMS UNDER 35 U.S.C. § 102

In the Office Action, the rejected claims 1 – 6, 9 – 14, and 16 under 35 U.S.C. § 102(a) or (e) as being anticipated by the Ramonowski patent application.

With this Amendment, Applicant has amended the present application to better define the present invention. In particular, Applicant has amended claim 1 to claim the elements of claims 6 and 7, amended claim 10 to claim the elements of claims 11, 14, and 15, and amended claim 16 to claim the elements of claim 17. Therefore, it is respectfully requested that the rejections of claims 1 – 6, 9 – 14, and 16 under 35 U.S.C. § 102(a) or (e) be withdrawn and that claims 1 – 5, 8 – 10, 11 – 13, 16, and 18 – 20.

CONCLUSION

In conclusion, Applicant believes that the present application is in condition for allowance. Reconsideration and allowance of claims 1 – 20 are respectfully requested.

Respectfully submitted,

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